



Kentucky Online Gateway (KOG) Quick Reference Guide October 2017





This Quick Reference Guide is to assist you in understanding the Kentucky Online Gateway (KOG) and creating an account to access the Self Service Portal in benefind.

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1. Kentucky Online Gateway (KOG) Overview

The Kentucky Online Gateway (KOG) is an authentication services system for users requesting access to benefind. Agents, Assisters, and individuals, must set up their personal account in KOG in order to access their benefind information.

It is important to note that individuals are not required to create their own account if they are working with an Agent or Assister. Agents and Assisters can perform all necessary account activities on behalf of their clients. The only action that they cannot perform on behalf of their clients is making payments.

To access benefind, Agents and Assister must also download the Symantec VIP Access Software. When an Agent or Assister creates an account, they are directed to a page with instructions for installing and using the program. Credentials provided through Symantec are required when an Agent or Assister creates an account in benefind and when they log in.

The following pages in this Quick Reference Guide provide instructions on setting up a KOG account as an Agent, Assister, or individual.

2. Creating an Account as an Agent

1) Go to <https://kynect.ky.gov>

2) Click on the **Insurance Agents** tab.





(3) Click **Log In**

Kentucky Health Benefit Exchange

Welcome Guest **Log In** About Help ENGLISH ▼

This application is a non-production system. Do not enter personally identifiable information (PII) for real individuals in this non-production system.
This is a test announcement.

Welcome Individuals & Families Small Business **Insurance Agents** Assistors Tax Information

KENTUCKY HEALTH BENEFIT EXCHANGE
HEALTH INSURANCE
IS FOR EVERYONE. GET YOURS.

Agent participation is good business

Welcome Insurance Agents

Let's Get Started

2017 Certification Guidance

For information on how to help clients get health insurance plans, premium tax credits and cost-sharing reductions, please visit [FFM Training Information](#). Upon certification by the federal marketplace, you must send your certificate of completion to KHBE in order to be listed in our insurance agent search tool.

ADDITIONAL TRAININGS NEEDED IN KENTUCKY

To enroll individuals in Medicaid or KCHIP, insurance agents will need to complete the KHBE Medicaid Training for the benefit portal. A certificate of completion will need to be sent to KHBE. For more information, click [KHBE Medicaid Training](#).

HOW TO FIND AN AGENT

To find a trained agent close to you, click [here](#).



You are redirected to the KOG login page.

4) Click **Create an Account**.

You are redirected to the **Create Account** screen.

5) Enter your **First Name**, **Last Name**, **Username**, **Password**, **Email**, and answers to your selected security questions.

6) Click **Submit**.

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with * are required.

* First Name

Middle Name

* Last Name

* Username

* Password

* Verify Password

* E-Mail Address

* Verify E-Mail Address

Telephone

Extension

Street Address 1

Street Address 2

City

State

Zip Code

Language Preference

Question

* Answer

Question

* Answer

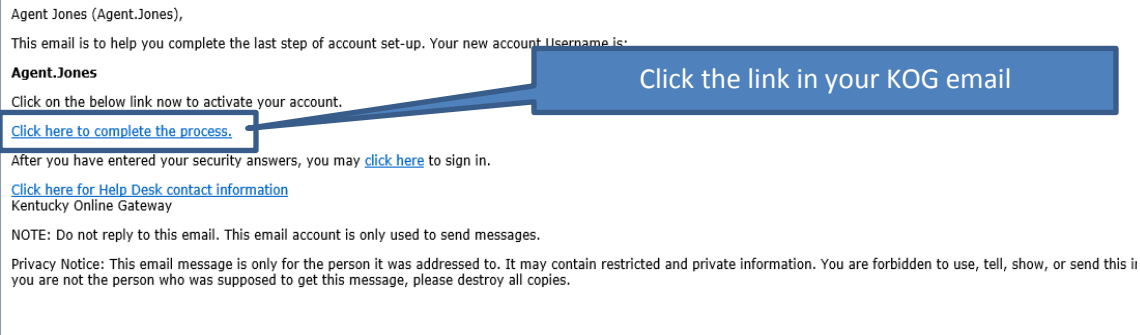
Submit **Cancel**

Click Submit

You will need to remember the answers to the questions you select in this step

An account verification email is sent to the email account provided during account setup.

7) Log onto your email and click on the link provided.



You are redirected to the **Validate New Account** screen.

8) Enter the answers to the security questions provided during the account setup.

9) Click **Verify Account**.

Kentucky Online Gateway IDE Help English

Validate New Account

To verify your identity, please answer the following security question(s).

Question	In what city were you born? (Last name and first initial only)
*Answer	HBE
Question	What was the last four digits of your Social Security Number?
*Answer	HBE

Click Verify Account

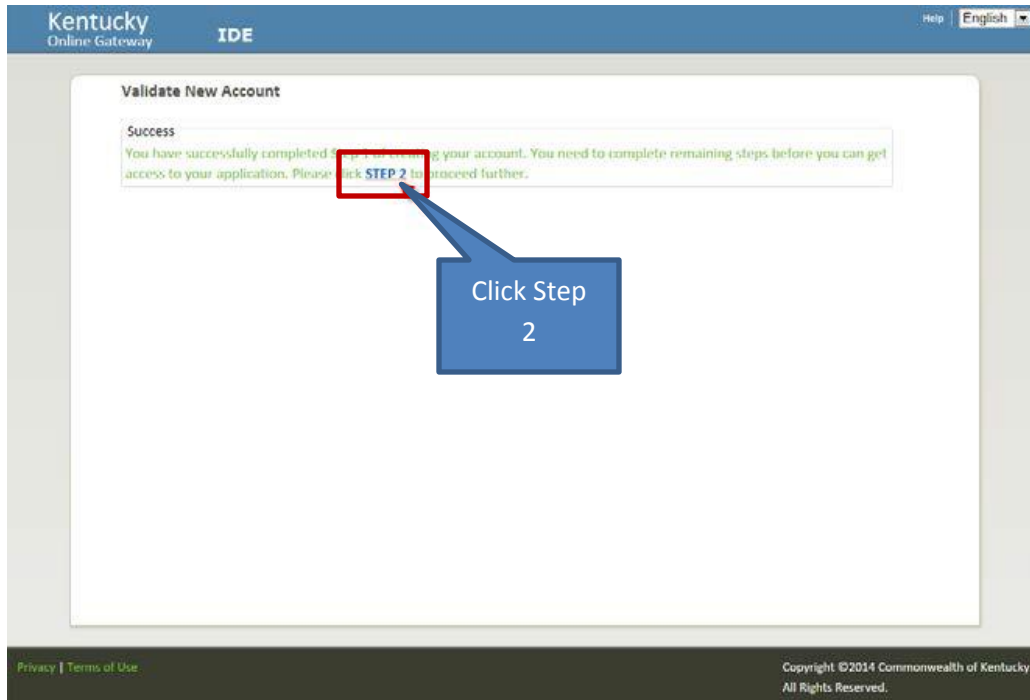
Verify Account

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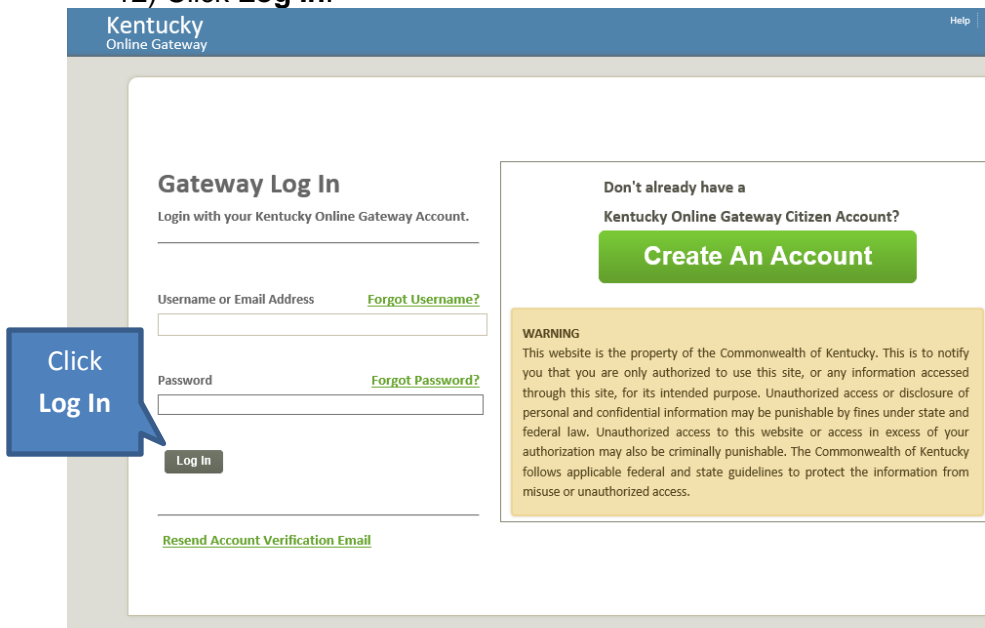
10) Click **Step 2**.



The link prompts you to login to verify credentials.

11) Enter your **Username** and **Password**.

12) Click **Log In**.



Once credentials are verified, the **User Verification** screen appears.


13) Enter your personal information (**Name, Gender, Birthday, SSN, Email, and Address**).

14) Check the box at the bottom of the screen to indicate that you agree to Experian's terms and conditions.


User Verification

The Kentucky Online Gateway must verify your identity information by using public records and consumer credit information. Your information may also be verified by using information contained in your Commonwealth of Kentucky records. Please fill out the form below using your Legal Name. Fields with asterisk are required. Click Next when finished.

* Legal First Name	GEORGE
Middle Name	GERALD
* Legal Last Name	HOLLINGSWORTH
Name Suffix	
Gender	Male
Birth Date	Apr 02 1952
Social Security Number	*****
Email	john.fornest@yopmail.com
* Street Address	328 Main ST APT 164
* City	Frankfort
* State	Kentucky
* Postal Code	40601
Postal Extension Code	
Phone Number	


☒ Identity proofing is enabled by 

By checking this box I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by my company ("Experian Subscriber") for obtaining the consumer's authorization to receive information from the consumer's personal credit profile from Experian have been met. I certify that the consumer named above has initiated a transaction with my company, and that the service being requested will be used solely to confirm the consumer's identity to avoid fraudulent transactions in the consumer's name.



heresny Marot

Privacy & Terms

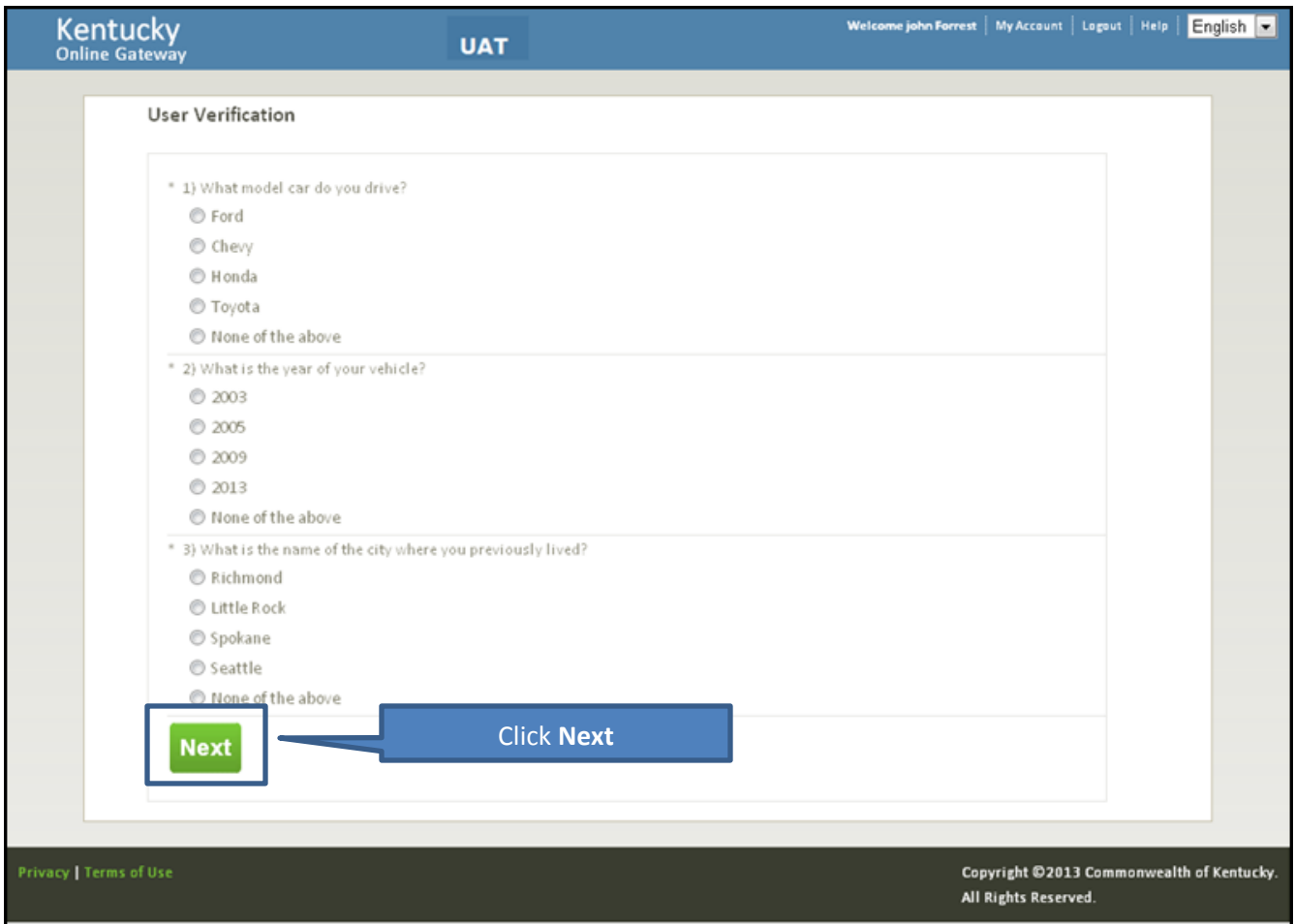
 stop spam. read books.

Check this box to allow Experian's identity proofing process.

On the **User Verification** screen, a series of personal questions based on your credit history appears. Please note the questions are specific to the individual and will change based on the individual.

15) Select the correct answers to your personal questions.

16) Click **Next**.



Kentucky
Online Gateway

UAT

Welcome john Forrest | My Account | Logout | Help | English ▼

User Verification

* 1) What model car do you drive?

- ☐ Ford
- ☐ Chevy
- ☐ Honda
- ☐ Toyota
- ☐ None of the above

* 2) What is the year of your vehicle?

- ☐ 2003
- ☐ 2005
- ☐ 2009
- ☐ 2013
- ☐ None of the above

* 3) What is the name of the city where you previously lived?

- ☐ Richmond
- ☐ Little Rock
- ☐ Spokane
- ☐ Seattle
- ☐ None of the above

Next Click Next

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17) Click **Next**.

Kentucky
Online Gateway

UAT

Welcome John Forrest | My Account | Logout | Help | English

User Verification

✓
Your identity has been verified successfully.

Next

Click Next

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In this step, you need to enter the **Nickname**, **Credential ID**, and **Security Code** provided on your Symantec soft token.

- 18) To download the Symantec software on your computer, click on one of the links provided.
- 19) Enter your **Token Nickname** (for example, Joe's computer).
- 20) From your desktop, open Symantec VIP access and enter the **Credential ID**.
- 21) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 22) Click **Continue**.

Kentucky

Online Gateway

UAT

welcome joan innocent

my account

Multi-Factor Authentication

Security Token Registration

This activity requires a Security Token

To install a security token on your desktop or mobile phone, click one of the links below.

Get Mobile Token

Get Desktop Token

Get Hardware Token

For more information, please click the link below to view the VIP Access software installation guide.

Symantec VIP Access Software Installation Guide

Register New Security Token

1 Enter Token Nickname

* Token Nickname

(Example: John's Laptop, Mary's iPhone)

2 Enter your credential ID. The credential ID has 12 alphanumeric characters.

* Credential ID

Hard Token (BACK)

Desktop Token

Mobile Token

Note: You credential may appear differently from these samples

3 Enter the six-digit security code from your VIP credential

* Security Code

Hard Token (FRONT)

Desktop Token

Mobile Token

Continue

Click Continue

To install Symantec, click one of these links.

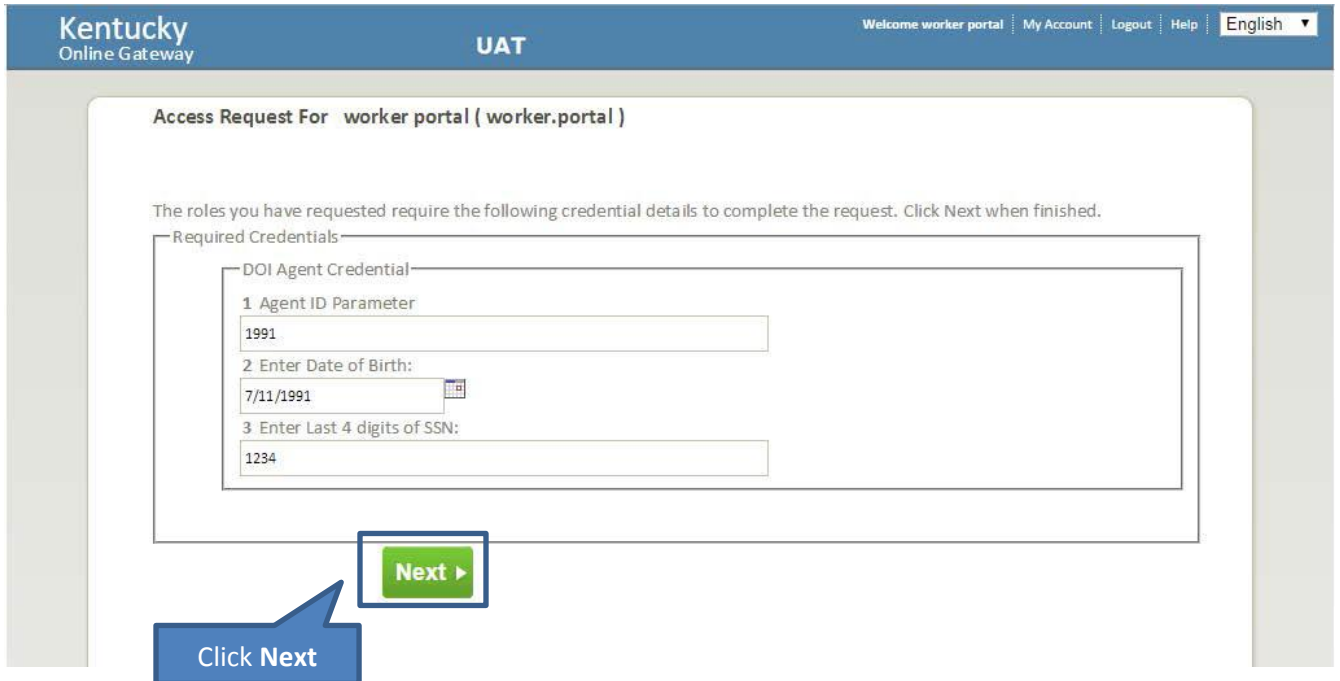
Enter your desired token nickname

Enter your Credential ID.

Enter your security code.

13

23) Enter your **Agent ID**, **Date of Birth**, and the **Last 4 Digits of SSN**.



Kentucky Online Gateway UAT

Welcome worker portal | My Account | Logout | Help | English ▼

Access Request For worker portal (worker.portal)

The roles you have requested require the following credential details to complete the request. Click Next when finished.

Required Credentials

DOI Agent Credential

1 Agent ID Parameter
1991

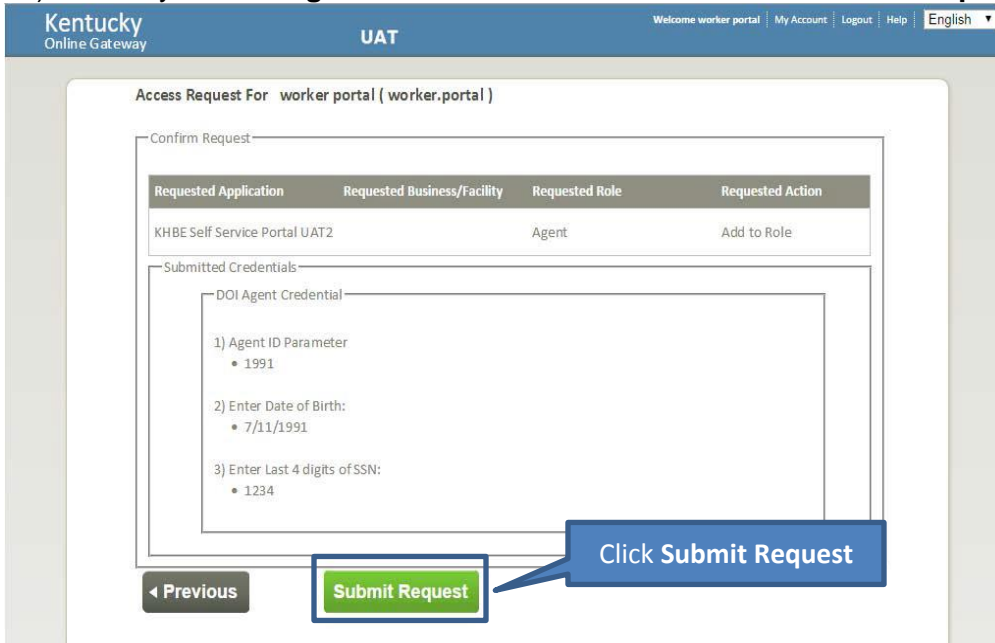
2 Enter Date of Birth:
7/11/1991

3 Enter Last 4 digits of SSN:
1234

Next ►

Click Next

24) Review your **DOI Agent Credential** information and click **Submit Request**.



Kentucky Online Gateway UAT

Welcome worker portal | My Account | Logout | Help | English ▼

Access Request For worker portal (worker.portal)

Confirm Request

Requested Application	Requested Business/Facility	Requested Role	Requested Action
KHBE Self Service Portal UAT2		Agent	Add to Role

Submitted Credentials

DOI Agent Credential

1) Agent ID Parameter
• 1991

2) Enter Date of Birth:
• 7/11/1991

3) Enter Last 4 digits of SSN:
• 1234

◀ Previous

Submit Request

Click Submit Request



After the request has been submitted, the **Consent** screen is displayed.

25) Click **Accept**. You can then begin to use benefind to view and manage your client information.

Kentucky Health Benefit Exchange

Welcome Guest | Log In | About | Help | ENGLISH ▼

WARNING

This website is the property of the Kentucky Health Benefit Exchange. This is to notify you that you are only authorized to use this site, or any information accessed through this site, for its intended purpose of assisting individuals, employers or employees in the selection or purchase of health plans or other benefits.

Unauthorized access or disclosure of personal and confidential information may be punishable by fines under state and federal law. Unauthorized access to this website or access in excess of your authorization may also be criminally punishable. The Commonwealth of Kentucky and the Kentucky Health Benefit Exchange follows applicable federal and state guidelines to protect your information from unauthorized access.

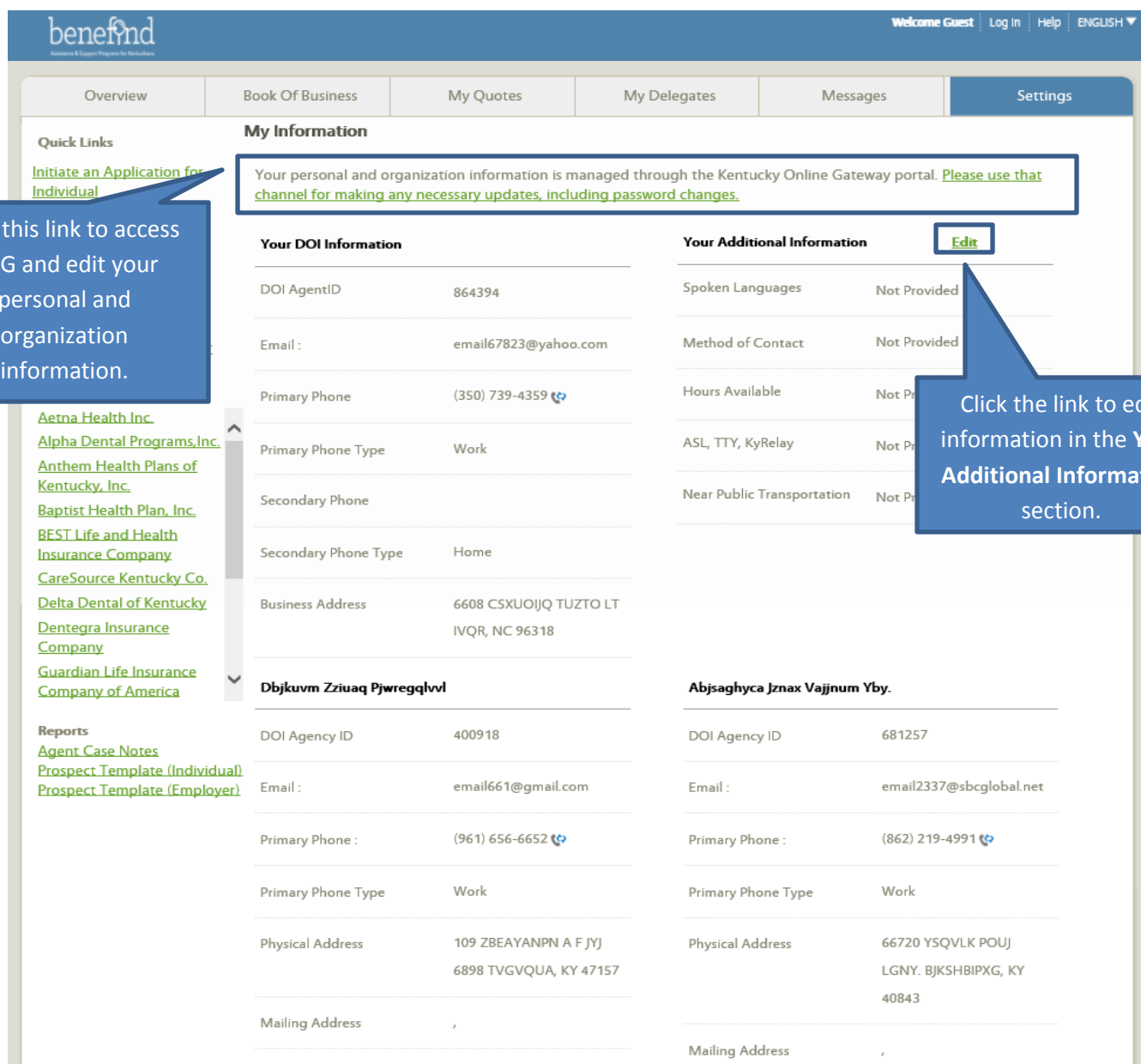
Reject **Accept**

Click Accept

Privacy Policy | Terms of Use | ©Copyright 2013 | f t YouTube in | Contact Us | www.healthbenefitexchange.ky.gov | 1-855-4kynect (459-6328)

Updating Information on KOG

After you have created an account, you can click on the **Settings** tab of the Agent Portal to manage your personal and organization information. The **Settings** tab displays your DOI information and lists all agencies that you are affiliated with, and has a section that contains **Your Additional Information**. You can click on the **Edit** link next to **Your Additional Information** to edit the information that appears in that section. You can also click the link at the top of the screen to be taken to KOG and edit your personal and organization information. To edit DOI information, you must do so directly through DOI.



Quick Links

[Initiate an Application for Individual](#)

[Aetna Health Inc.](#)

[Alpha Dental Programs, Inc.](#)

[Anthem Health Plans of Kentucky, Inc.](#)

[Baptist Health Plan, Inc.](#)

[BEST Life and Health Insurance Company](#)

[CareSource Kentucky Co.](#)

[Delta Dental of Kentucky](#)

[Dentegra Insurance Company](#)

[Guardian Life Insurance Company of America](#)

Reports

[Agent Case Notes](#)

[Prospect Template \(Individual\)](#)

[Prospect Template \(Employer\)](#)

My Information

Your personal and organization information is managed through the Kentucky Online Gateway portal. [Please use that channel for making any necessary updates, including password changes.](#)

Your DOI Information

DOI AgentID	864394
Email :	email67823@yahoo.com
Primary Phone	(350) 739-4359
Primary Phone Type	Work
Secondary Phone	
Secondary Phone Type	Home
Business Address	6608 CSXUOIJQ TUZTO LT IVQR, NC 96318

Dbjkuvn Zziuaq Pjwregqlv

DOI Agency ID	400918
Email :	email661@gmail.com
Primary Phone :	(961) 656-6652
Primary Phone Type	Work
Physical Address	109 ZBEAYANPN A F JYJ 6898 TVGVQUA, KY 47157
Mailing Address	,

Your Additional Information

[Edit](#)

Spoken Languages	Not Provided
Method of Contact	Not Provided
Hours Available	Not Provided
ASL, TTY, KyRelay	Not Provided
Near Public Transportation	Not Provided

Abjsaghyca Jznax Vajjnum Yby.

DOI Agency ID	681257
Email :	email2337@sbcglobal.net
Primary Phone :	(862) 219-4991
Primary Phone Type	Work
Physical Address	66720 YSQVLK POIJ LGNY. BJKSHBIPXG, KY 40843
Mailing Address	,



3. Creating an Account as an Assister

Assisters will receive an email notifying them that they should create a Kentucky Online Gateway account.

- 1) Click on the link in your email to begin creating an account.





You are redirected to the KOG login screen.

2) Click **Create an Account**.

Kentucky
Online Gateway

Help English

Gateway Log In

Login with your Kentucky Online Gateway Account.

Username or Email Address [Forgot Username?](#)

Password [Forgot Password?](#)

Log In

[Resend Account Verification Email](#)

Don't already have a
Kentucky Online Gateway Citizen Account?

Create An Account

WARNING
This website is the property of the Commonwealth of Kentucky. This is to notify you that you are only authorized to use this site, or any information accessed through this site, for its intended purpose. Unauthorized access or disclosure of personal and confidential information may be punishable by fines under state and federal law. Unauthorized access to this website or access in excess of your authorization may also be criminally punishable. The Commonwealth of Kentucky follows applicable federal and state guidelines to protect the information from misuse or unauthorized access.

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You are taken to the **Create Account** screen.

3) Enter your **First Name, Last Name, Username, Password, Email**, and answers to your selected security questions.

4) Click **Submit**.

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with * are required.

* First Name	Agent
Middle Name	
* Last Name	Jones
* Username	Agent.Jones
* Password
* Verify Password
* E-Mail Address	agent.jones@yopmail.com
* Verify E-Mail Address	agent.jones@yopmail.com
Telephone	
Extension	
Street Address 1	
Street Address 2	
City	
State	Kentucky
Zip Code	
Language Preference	English

Question

In what city were you born? (Enter full name of city only)

* Answer

HBE

Question

What was the name of your first pet?

* Answer

HBE

Click Submit

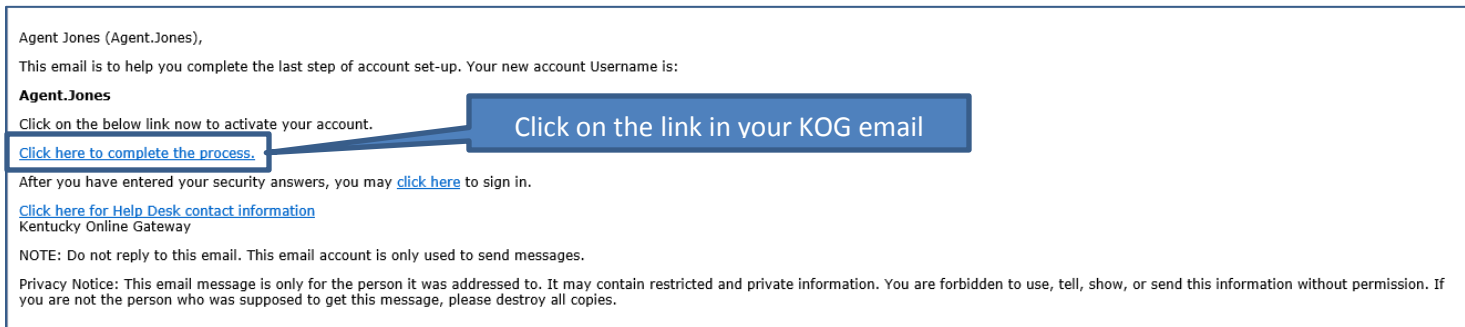
Submit Cancel

You need to remember the answers to the questions you select in this step.



An account verification email is sent to the email provided during account setup.

5) Log onto your email and click on the link provided in the email.



You are redirected to the **Validate New Account** screen.

6) Enter the answers to the security questions provided during the account setup.

7) Click **Verify Account**.

Kentucky Online Gateway IDE Help English

Validate New Account

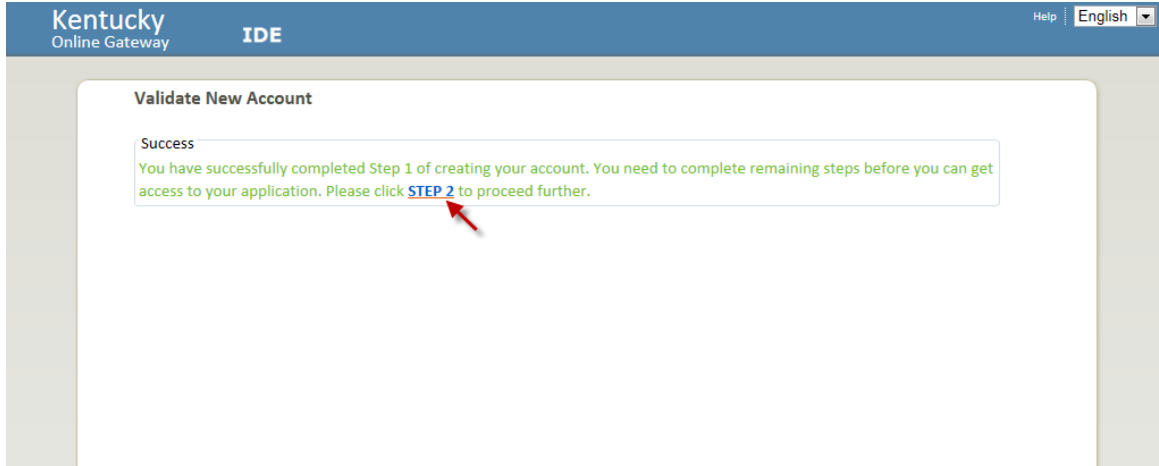
To verify your identity, please answer the following security question(s).

Question	In what city were you born? (Enter full name of city only)
*Answer	<input type="text" value="HBE"/>
Question	What was the name of your first pet?
*Answer	<input type="text" value="HBE"/>

Verify Account

Callout: Click Verify Account

8) Click **Step 2**.



Kentucky Online Gateway IDE

Validate New Account

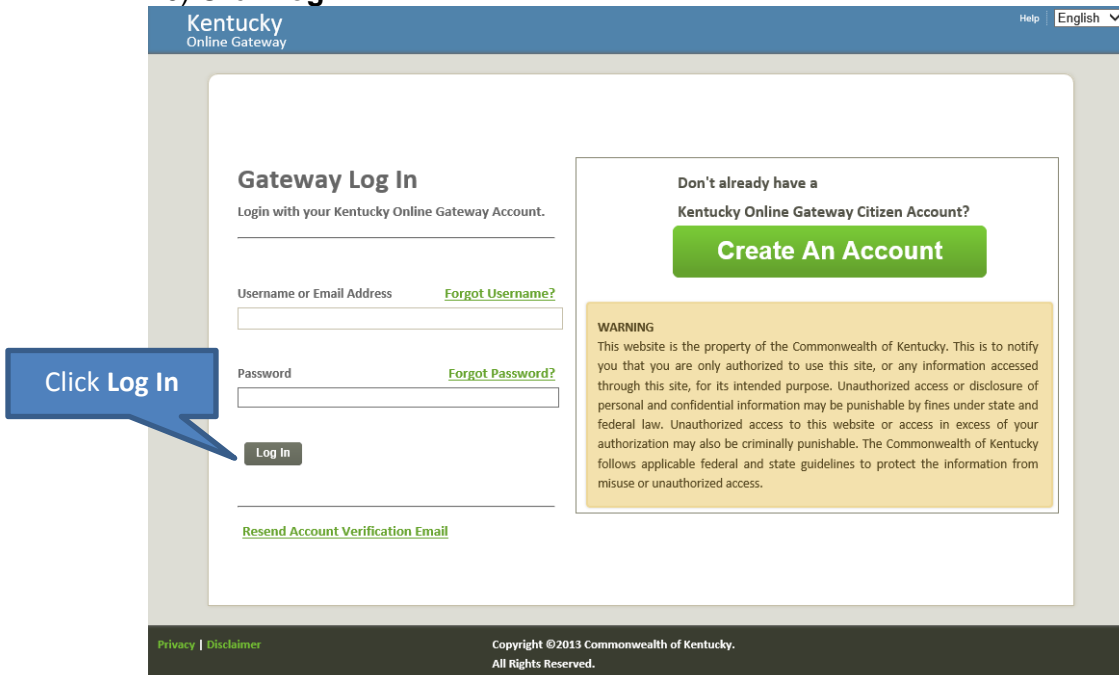
Success

You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click [STEP 2](#) to proceed further.

The link prompts you to log in to verify credentials.

9) Enter your **Username** and **Password**.

10) Click **Log In**.



Kentucky Online Gateway

Gateway Log In

Login with your Kentucky Online Gateway Account.

Username or Email Address [Forgot Username?](#)

Password [Forgot Password?](#)

[Log In](#)

[Resend Account Verification Email](#)

Don't already have a Kentucky Online Gateway Citizen Account?

[Create An Account](#)

WARNING

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Once credentials are verified, the **User Verification** screen will appear.


11) Enter your personal information (**Name, Gender, Birthday, SSN, Email, and Address**).

12) Check the box at the bottom of the screen to indicate you agree to Experian's terms and conditions.



User Verification


The Kentucky Online Gateway must verify your identity information by using public records and consumer credit information. Your information may also be verified by using information contained in your Commonwealth of Kentucky records. Please fill out the form below using your Legal Name. Fields with asterisk are required. Click Next when finished.

* Legal First Name	GEORGE
Middle Name	GERALD
* Legal Last Name	HOLLINGSWORTH
Name Suffix	
Gender	Male
Birth Date	Apr 02 1952
Social Security Number	*****
Email	john.forest@yopmail.com
* Street Address	328 Main ST APT 164
* City	Frankfort
* State	Kentucky
* Postal Code	40601
Postal Extension Code	
Phone Number	

☒ Identity proofing is enabled by  **Experian**

By checking this box I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by my company ("Experian Subscriber") for obtaining the consumer's authorization to receive information from the consumer's personal credit profile from Experian have been met. I certify that the consumer named above has initiated a transaction with my company, and that the service being requested will be used solely to confirm the consumer's identity to avoid fraudulent transactions in the consumer's name.



[Privacy & Terms](#)

Check to allow
 Experian's
 identity
 proofing
 process.



On the **User Verification** screen, a series of personal questions based on your credit history appears. Please note the questions are specific to the individual and will change based on the individual.

13) Select the correct answers to your personal questions.

14) Click **Next**.

Kentucky Online Gateway UAT Welcome john Forrest | My Account | Logout | Help | English

User Verification

* 1) What model car do you drive?

- ☐ Ford
- ☐ Chevy
- ☐ Honda
- ☐ Toyota
- ☐ None of the above

* 2) What is the year of your vehicle?

- ☐ 2003
- ☐ 2005
- ☐ 2009
- ☐ 2013
- ☐ None of the above

* 3) What is the name of the city where you previously lived?

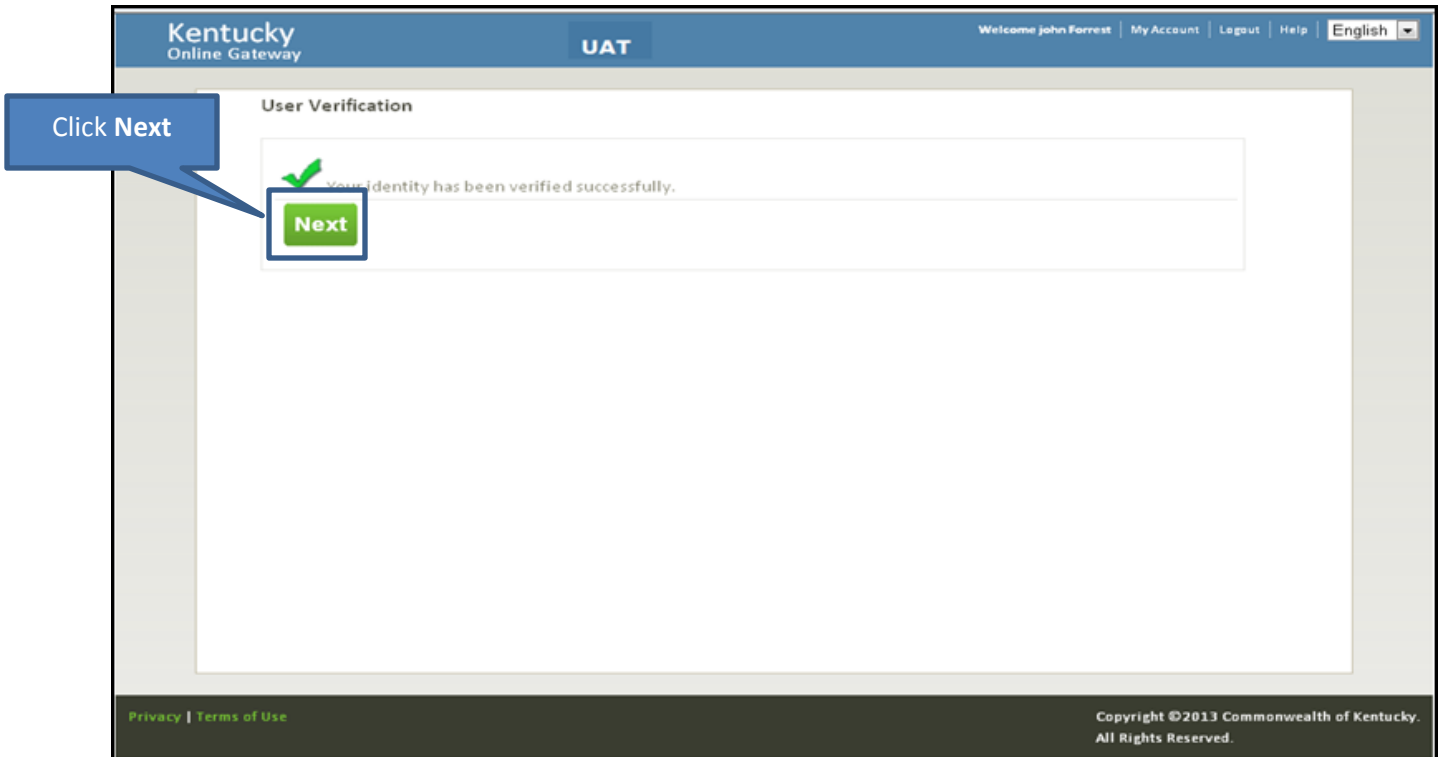
- ☐ Richmond
- ☐ Little Rock
- ☐ Spokane
- ☐ Seattle
- ☐ None of the above

Next Click Next

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15) Click **Next**.





You are taken to the **Organization User Information** screen.

- 16) Enter your **First** and **Last Name**.
- 17) Enter your **Email Address**.
- 18) Select the **Counties You Cover**.
- 19) Select your **Market Type**.
- 20) Enter your **Primary Phone Number**.
- 21) Select whether your number is **Work**, **Mobile**, or **Home**.
- 22) Enter your **Secondary Phone Number**.
- 23) Select whether your number is **Work**, **Mobile**, or **Home**.

The screenshot shows the 'Organization User Information' form with the following fields and callouts:

- First and Last Name:** Fields for 'First Name' (containing 'Tedd') and 'Last Name' (containing 'Hey'). Callout: 'Enter your First and Last Name'.
- Email Address:** Field for 'Email Address' (containing 'TeddHey@kexps.net'). Callout: 'Enter your Email Address'.
- Counties You Cover:** Section with checkboxes for '1' and '2'. Callout: 'Select the Counties You Cover'.
- Market Type:** Radio buttons for 'Individual' (selected) and 'Small Market'. Callout: 'Select your Market Type'.
- Primary Phone Number:** Field for 'Primary Phone Number' (containing '1212121212'). Callout: 'Enter your Primary and Secondary Phone Numbers'.
- Primary Phone Type:** Radio buttons for 'Work' (selected), 'Mobile', and 'Home'.
- Secondary Phone Number:** Field for 'Secondary Phone Number' (containing '1111111111').
- Secondary Phone Type:** Radio buttons for 'Work', 'Mobile', and 'Home'.

In this step you will need to enter the **Nickname**, **Credential ID** and **Security Code** provided on your Symantec soft token.

24) To download the Symantec software on your computer, click one of the links provided.

25) Enter your **Token Nickname** (for example, Joe's computer).

26) From your desktop, open Symantec VIP access and enter the **Credential ID**.

27) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.

28) Click **Continue**.

Kentucky Online Gateway UAT

Welcome | John | My Account | Sign Out | Help | English

Multi-Factor Authentication

Security Token Registration

This activity requires a Security Token
 To install a security token on your desktop or mobile device, click one of the links below:

[Get Mobile Token](#)
[Get Desktop Token](#)
[Get Hardware Token](#)

For more information, please click the link below to view the VIP Access software installation guide.
[Symantec VIP Access Software Installation Guide](#)

Register New Security Token

- Enter Token Nickname
 * Token Nickname
 (Example: John's Laptop, Mary's iPhone)
- Enter your credential ID. The credential ID has 12 alphanumeric characters
 * Credential ID

Note: You credential may appear differently from these samples

Hard Token (BACK)

Credential ID

Desktop Token

Credential ID

Security Code

Mobile Token

Credential ID

Security Code

Note: You credential may appear differently from these samples

- Enter the six-digit security code from your VIP credential
 * Security Code

Hard Token (FRONT)

Security Code

Press and release to generate a security code

Desktop Token

Security Code

Mobile Token

Security Code

[Continue](#)



After the request has been submitted, the **Consent** screen is displayed.

29) Click **Accept**.

benefind
Assistance & Support Programs for Kentuckians

Welcome Guest | Log In | Help | ENGLISH ▼

WARNING

This website is the property of the Kentucky Health Benefit Exchange. This is to notify you that you are only authorized to use this site, or any information accessed through this site, for its intended purpose of assisting individuals, employers or employees in the selection or purchase of health plans or other benefits.

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Reject Accept

Click Accept

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f t YouTube in

Contact Us | www.healthbenefitexchange.ky.gov | 1-855-4kynect (459-6328)



Updating Information on KOG

After you have created an account, you can click on the **Settings** tab of your dashboard to view and manage your personal and organization information. The **Settings** tab displays your **Contact Information** and your **Organization Information**. To edit this information, click the link at the top of the screen to be taken to KOG where you can make any necessary updates, including password changes.

[Overview](#)
[Messages](#)
[Settings](#)

My Information

Your personal and organization information is managed through the Kentucky Online Gateway portal. [Please use that channel for making necessary updates, including password changes.](#)

Contact Information	Organization Information
Email Address	kynector ID
TRN2_ASSISTER_01@keups.net	4
Primary Number	kynector Organization Name
(876) 219-9000	VFG Benefit Solutions
Primary Phone Type	Email Address
Not Provided	infor@vfgbenefit.com
Secondary Number	Phone Number
Not Provided	(859) 219-6076
Secondary Phone Type	kynector Organization Physical Address
Not Provided	Not Provided
Mailing Address	kynector Organization Mailing Address
Not Provided	335 Gardner Lane PO Box 625 Morgantown KY 42261
Preferred Method of Contact	
Not Provided	
Preferred Time of Contact	
Not Provided	

[Privacy Policy](#) | [Terms of Use](#) | ©Copyright 2013
 [f](#)
[t](#)
[You](#)
[in](#)

[Contact Us](#) | www.healthbenefitexchange.ky.gov | 1-855-4

Click this link to access KOG and edit your personal and organization information.

4. Registering Tokens on Additional Devices

You can also install and register tokens on additional devices. To do this for your smartphone and an additional computer, please follow the steps below.

Install and Register a Token on Your Smartphone:

- 1) Go to the **Apple App Store** or the **Google Play Store**.
- 2) Search for and select the free **Symantec VIP Access** app. The app icon is a black checkmark with a yellow circle around it.
- 3) Install the app on your phone.
- 4) Log into your Agent or Assister account from your computer using your computer token.

- 5) Click the **Settings** option on your dashboard
- 6) At the top, you will see a sentence about making changes in the Online Gateway. Click the hyperlink in that message.
- 7) You are redirected to your **MFA Credential Page**. Click the **MFA Management** tab at the top.
- 8) Scroll down and input the **Credential ID** that you downloaded to your smartphone.
- 9) Give the credential a nickname. You are encouraged to use a nickname that contains the word “smartphone” to distinguish it from your computer credential.
- 10) Click **Register Token**.
- 11) Scroll back to the top and make sure that both the laptop and smartphone credentials are listed.
- 12) Click **Back to Application** hyperlink on the page to navigate back to your Agent or Assister Dashboard.
- 13) Now you can log in using a security code from either device.

Install and Register a Token on an Additional Computer:

- 1) On the additional computer, go to benefind.ky.gov.
- 2) Log into your account using your **Username** and **Password**.
- 3) From your **MFA Credential Page**, scroll down and click **Get Desktop Token**.
- 4) Run and install the VIP Access software.
- 5) Login to your Agent account from your original desktop/laptop computer and use that security code
- 6) Click the **Settings** option on your dashboard
- 7) At the top, you will see a sentence about making changes in the Online Gateway. Click the hyperlink in that message.
- 8) You are redirected to your **MFA Credential Page**. Click the **MFA Management** tab at the top.
- 9) Scroll down and input the **Credential ID** that you downloaded to your other computer.
- 10) Give the credential a nickname.
- 11) Click **Register Token**.
- 12) Scroll back to the top and make sure that both computer credentials are listed.
- 13) Click **Back to Application** hyperlink on the page to navigate back to your Agent or Assister Dashboard.
- 14) Now you can log in using a security code from either computer.

5. Assisting an Individual with Setting up an Account

The application process has been developed so that individuals can easily use the Self-Service Portal (SSP). However, an individual may require additional assistance from an Agent or Assister when enrolling via SSP. If an individual has questions about setting up an account, please follow the instructions below to assist them.

- 1) Go to <https://benefind.ky.gov/>.
- 2) Click on the **Individuals and Families** tab.

- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**
- 5) Complete all fields and answer the security questions.

The screenshot shows the 'Kentucky Online Gateway' header. The main heading is 'Please complete your Kentucky Online Gateway Profile'. Below this, a sub-heading says 'Please fill out the form below and click Submit when finished.' A note states 'All fields with * are required.' The form contains the following fields:

- * First Name
- Middle Name
- * Last Name
- * Username
- * Password
- * Verify Password
- * E-Mail Address
- * Verify E-Mail Address
- Telephone
- Extension
- Street Address 1
- Street Address 2
- City
- State (dropdown menu, currently set to Kentucky)
- Zip Code
- Language Preference (dropdown menu, currently set to English)
- Question: In what city were you born? (Enter full name of city only) (dropdown menu)
- * Answer
- Question: What was the name of your first pet? (dropdown menu)
- * Answer

At the bottom of the form are two buttons: 'Submit' (green) and 'Cancel' (grey). There are two blue callout boxes:

- A box on the right side of the form says 'Complete all the required fields'.
- A box on the left side, pointing to the 'Submit' button, says 'Click **Submit** to continue'.

- 6) Instruct individuals to check their email for the verification link.
- 7) Instruct individuals to answer the security questions and click **Verify Account**.

Kentucky Online Gateway UAT

Validate New Account

To verify your identity, please answer the following security question(s).

Question	In what city were you born? (Enter full name of city only)
*Answer	dallas
Question	What was the name of your first pet?
*Answer	puppy

Verify Account

8) Instruct individuals to click on the **STEP 2** link to proceed.

Kentucky Online Gateway UAT

Validate New Account

Success

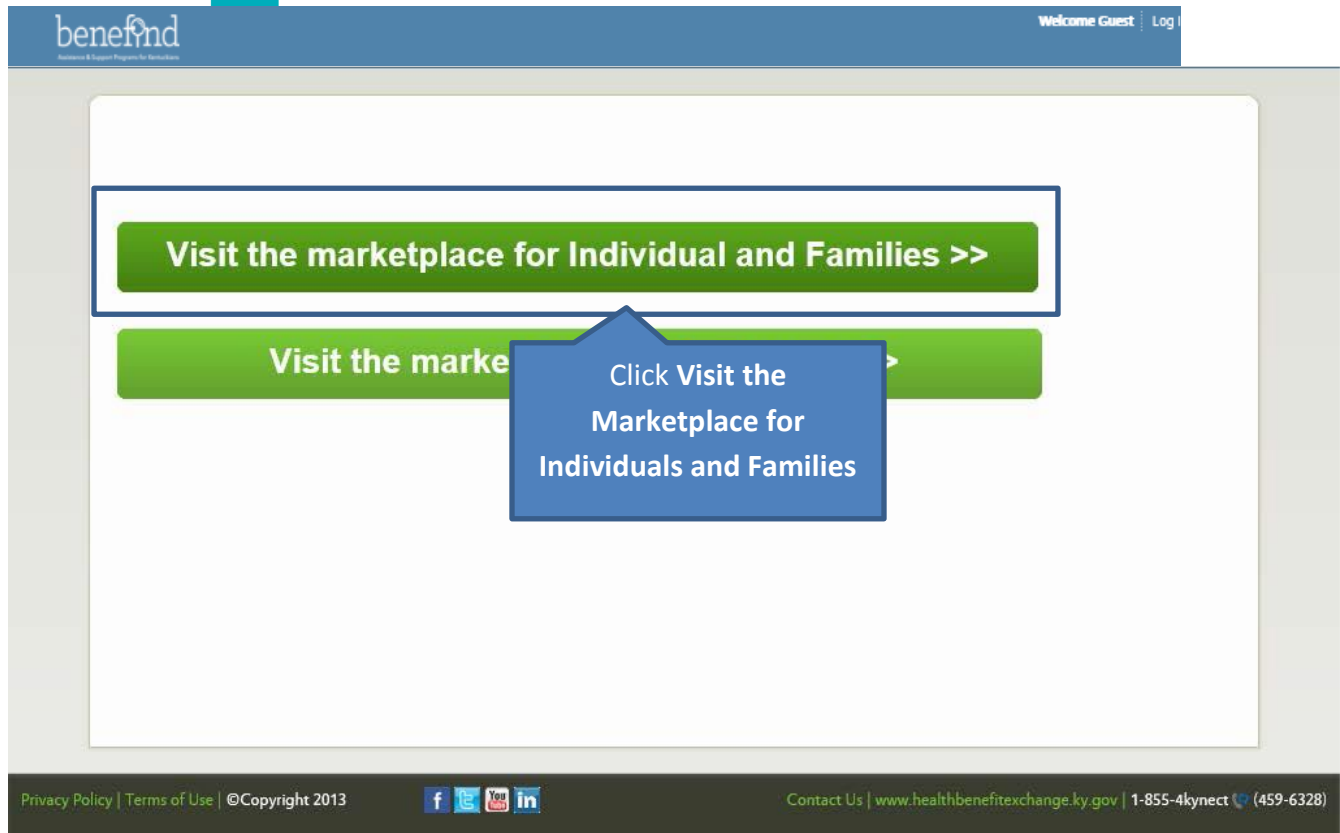
You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click **STEP 2** to proceed further.

9) Instruct individuals to enter their username and password to proceed.

Note: There are additional verification requirements for first-time users.

After creating an account and accepting the terms and conditions, individuals are redirected to the screen below. On this screen, they can choose the **Marketplace for Individuals and Families**.

10) Click the button to **Visit the Marketplace for Individuals and Families**.



Individuals are taken to their **Individual Dashboard**.

11) Inform individuals to click **Start an Application** to begin the application process.

benefind
 Assistance & Support Program for Individuals

Welcome Guest | Log In

Overview Applications Payments Plans & Programs Messages Assisters Settings

Quick Links

Announcements
[\(0\) Urgent](#)
[\(0\) Unread](#)

Message Center
[Inbox](#)

Notifications & Alerts
[Address Validation](#)

Application
[Download a new application](#)
[Application pre-screening](#)
[Start an application](#)

Contact Information
[kynect Call Center](#)
[CHFS Programs](#)
[Consumer Assistance](#)

Other
[Manage/ Change Appointments](#)
[Request a Hearing/Appeals](#)
[File a Complaint](#)
[Report Fraud](#)
[Go to ESI](#)

Get ADOBE® READER®

Current Benefits [Report Change in Circumstance](#)

Plans & Programs Case Number: 110128832 [View/Edit Enrollments](#)

Enrollment	Enrolled Individuals
WellCare of Kentucky, Inc.	EUPJ Z YPPOUDB

Ongoing Applications
 No ongoing applications

Request For Information [View My Documents](#) [Upload](#)
 No documents pending for verification

Click Start an Application to begin the application process

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6. Identity Proofing



Why is Identity Proofing Important?

As an Agent or Assister, it is important that you verify an individual's identification during the application process. Identity proofing is a federal requirement and a necessary step included in facilitating enrollment. The information provided to benefit is sensitive Personally Identifiable Information, requiring a rigorous online verification process. Determining eligibility involves sensitive federal and state data, and benefit must verify individuals' identities before granting them full access to the system.

There are different processes for verifying an individual's identity if the individual is completing their application with an Agent or Assister over the phone or in person. It is important that Agents or Assistors perform these steps when they are assisting individuals with their applications. The below screens provide the instructions for how to complete those processes.

Over-the-Phone Application

On the Agent or Assister dashboard, the Agent or Assister must first click on the **Initiate an Application for an Individual** link. As the Agent or Assister begins to enter information about the individual on the **Primary Application – Basic Information** screen, they can select **Phone Interview**



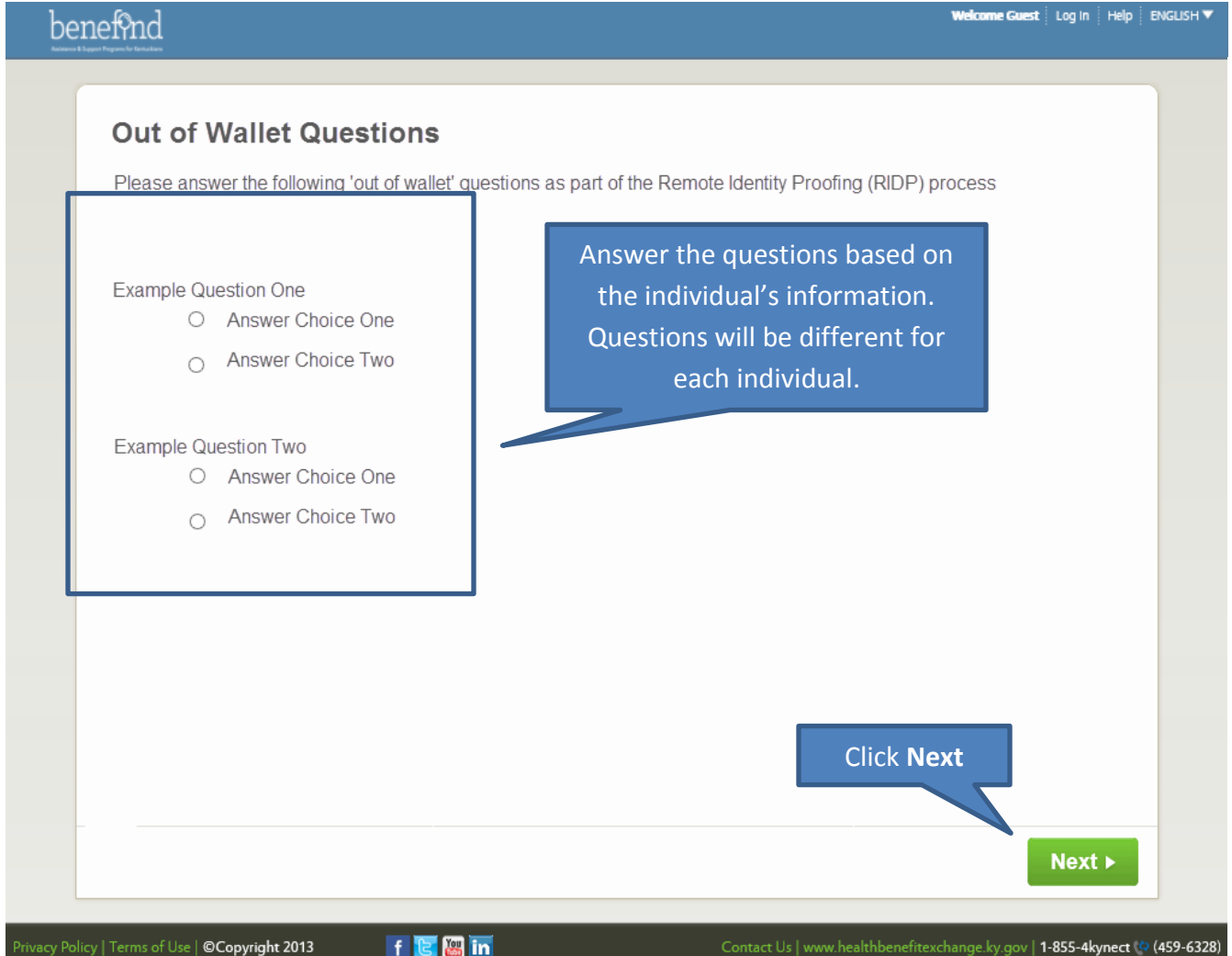
as the application **Channel**. For an individual that is just starting their application, they must select **New RIDP** for the **Identity Verification** process and enter in the individual's **Address**. For an individual that is resuming their application, they must select **Resume RIDP** and enter in the individual's **Address**.

1. Enter the individual's **First Name**, **Last Name**, **Date of Birth**, and **Gender**.
2. Select **Phone Interview** as the **Channel**.
3. Click **New RIDP** and enter the individual's **Address**.

The screenshot shows the 'Primary Applicant - Basic Information' form. It includes fields for First Name (GEORGE), M.I., Last Name (WILLIAMS), Suffix, Date of Birth (01/11/1987), Gender (Male), and Channel (Phone Interview). A blue box highlights the Channel dropdown, with a callout stating 'Select Phone Interview as the application Channel.' Below these fields is a note about Social Security Number (SSN) requirements. Further down, there are fields for Email Address, Social Security Number (SSN), and Confirm Social Security Number (SSN). At the bottom, the 'Identity Verification' section has radio buttons for 'Resume RIDP' and 'New RIDP'. A blue box highlights the 'New RIDP' option, with a callout stating 'Select New RIDP and enter the individual's address'. Below this are fields for Address Line 1 (MLK STREET), City (LEXINGTON), State (KENTUCKY), Zip Code (40501), Zip +4, and Primary Phone. At the bottom right are 'Back' and 'Next' buttons.

After entering in necessary information, the **Out of Wallet Questions** screen displays. Answer the questions based on the individual's information.

4. Answer the questions based on the individual's information.



Out of Wallet Questions

Please answer the following 'out of wallet' questions as part of the Remote Identity Proofing (RIDP) process

Example Question One

☐ Answer Choice One

☐ Answer Choice Two

Example Question Two





☐ Answer Choice One

☐ Answer Choice Two

Answer the questions based on the individual's information. Questions will be different for each individual.

Click Next

Next ►

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If the individual provides the correct answers to the verification questions, you can continue with the application. If the individual fails the ID proofing, they will receive a reference number. They must then call the Experian Helpdesk number at 866-578-5409 for assistance and troubleshooting. They will not be able to proceed with the application until the issue is resolved.

Walk-In Application

On the Agent or Assister dashboard, the Agent or Assister must first click on the **Initiate an Application for an Individual** link. As the Agent or Assister begins to enter information about the individual on the **Primary Application – Basic Information** screen, they can select **Walk In** as



the application **Channel**. Agents and Assisters must then check the box that appears to confirm that they have verified the individual's identity and select the type of identification that they have viewed from the dropdown options.

1. Enter the individual's **First Name**, **Last Name**, **Date of Birth**, and **Gender**.
2. Select **Walk In** as the **Channel**.
3. Check the box to confirm that you have verified the individual's identity and select the **Document Viewed** from the dropdown options.

Primary Applicant - Basic Information * = Required field

Below, please enter the personal information for the primary applicant of this application.

* First Name M.I. * Last Name Suffix:

* Date of Birth (MM/DD/YYYY) * Gender ☐ Male ☐ Female

* Channel

Providing a Social Security Number is not required at this point. However, if the primary applicant has a social security number and is applying for coverage, it will be required later on. Giving it now may reduce the number of steps you have to complete later.

Email Address

Social Security Number(SSN) Confirm Social Security Number (SSN)

☐ I attest I have verified this individual's identity Document Viewed:

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Completed the application, the **Identity Verification** document type will appear on the **Verification Summary** screen. You can then upload a copy of the document that you have viewed. It is important to note that the document is not tied to a Request for Information (RFI).



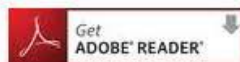
You can choose not to upload the document at the time of the application.
You can upload it later to the **Upload Documents** screen from the **Individual Dashboard** screen.

4. Upload a copy of the document that you have viewed to verify the individual's identity.

Thank You

Thank you for completing your application.

Your case number is 110531948. Please keep this number handy. We suggest you print a copy of your application, by clicking Print Application.



Print Application

Verification Results

The chart below will tell you if we were able to confirm your answers on the application.

You and Your Dependents	Results of Verification	Requires More Proof	Examples of documents that can be used as proof (You only need to send 1 document for each area requiring proof)	Date Due
DAVID	✗	US Citizenship	Adoption Record Affidavit from US citizen American Indian card I-872 Birth Record Click Here to view full list	10/21/2014
	✗	Identity Verification	Driver's License Passport Etc...	N/A

The **Identity Verification** document type appears here. You can choose to upload the document at the time of application or you can upload the document at a later time.



9. Logging into benefind

1. Go to <https://benefind.ky.gov>
2. Click **Log In** in the upper right-hand corner.



You are redirected to the KOG login page.

3. Enter your **Username** and **Password**.
4. Click **Log In**

You need to enter the **Security Code** provided on your Symantec soft token.

5) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.

6) Click **Continue**

Kentucky
Online Gateway

Welcome Patrick Parker | My Account | Sign Out | Help | English ▼

Multi-Factor Authentication

Registered Tokens

MFA Credential ID	MFA Credential Nickname	Credential Type
VSST****2566	Desktop	Soft

[Add / Remove Token](#)

Authentication Required

Based on your security profile, this Login transaction requires additional authentication.
 Please choose a method for authenticating this transaction.

Security Code

Enter the six-digit security code from your VIP credential

[Continue](#)

[don't have access to my Security Token](#)

Click Continue

Enter your 6-digit security code.

After entering your security code, you are redirected to your Agent or Assister dashboard.